



HOUSING ACTION PLAN

Endorsed October 17, 2016



ACKNOWLEDGEMENTS

The City of North Vancouver Housing Action Plan is the culmination of ideas, feedback, advice, and expertise provided by Council, staff, community partners, housing stakeholders, development industry representatives, other levels of government, and the general public. Thank you for your contributions to the development of this strategic document and the City looks forward to working closely with all partners in the implementation of the Housing Action Plan moving forward.

HOUSING ACTIONS AT A GLANCE

Housing affordability challenges in the City of North Vancouver have never been as serious as they are today. The City engaged CitySpaces Consulting to prepare a Housing Action Plan (HAP) to assess local housing market conditions, identify housing challenges and gaps along the housing continuum, and outline strategies and tools to address these challenges and gaps.

The HAP identifies 6 goals, 11 "big moves", and over 30 specific actions for implementation. The 11 "big move" strategies are as follows:

1. Shovel-Ready Projects
2. Maximize the Affordable Housing Reserve Fund
3. Mid-Market Rental Units
4. Family-Friendly Housing
5. Diversity of Rental Suites
6. Attainable Homeownership
7. Non-Profit Housing Regeneration
8. Visitability in Ground-Oriented Housing
9. Zero Parking Residential Buildings
10. Partnerships
11. Advocacy

A framework for implementation and an actionable timeline has also been provided, in addition to monitoring of current housing market conditions.



Groups with the Greatest Housing Challenges

Rapidly rising housing costs have placed pressures on all households in the City. In response, the HAP focuses on the entire housing continuum from homelessness to homeownership.

Certain groups in the City have been identified as experiencing significant challenges in finding affordable and suitable housing in the City, including:



Low and Moderate Income Families



Seniors



At-Risk Youth and Young Adults



Moderate Income Earners



Persons Experiencing Homelessness or At-Risk of Homelessness



Persons with Disabilities



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1 | INTRODUCTION

CONTEXT + LEADERSHIP

The City of North Vancouver has been a longstanding leader in the region in its commitment to housing policy innovation and initiatives. As an early adopter of new tools as they became available to municipalities, the City has facilitated significant housing assets in the community and broadened available housing options.

Yet, the housing needs and affordability challenges in the City have never been as serious as today. Housing prices are escalating at unprecedented rates. Rents are also rising, with vacancy rates hovering close to zero percent. Waitlists for non-market housing units are increasing, as with residents requiring rent supplements to afford housing. The expiration of operating agreements between the federal government and non-profit housing operators further presents an unknown future for this sector as they adapt to operate without government subsidy. The City's constrained land area intensifies the complexity of increasing the supply of residential development sites, while the loss of older, more affordable housing at the end of its economic life compounds pressures on the existing housing stock. Through these challenges, the most vulnerable residents of the community are most significantly impacted. The disconnect between housing prices and local incomes further means moderate-income households are now also challenged to afford the average market rental and homeownership prices in the City.

Given the increasing number and complexity of housing issues, now is the time to explore new tools to address the growing affordability challenge. The City can, yet again, be an early adopter of innovative housing policies and showcase best practices to the region and elsewhere.

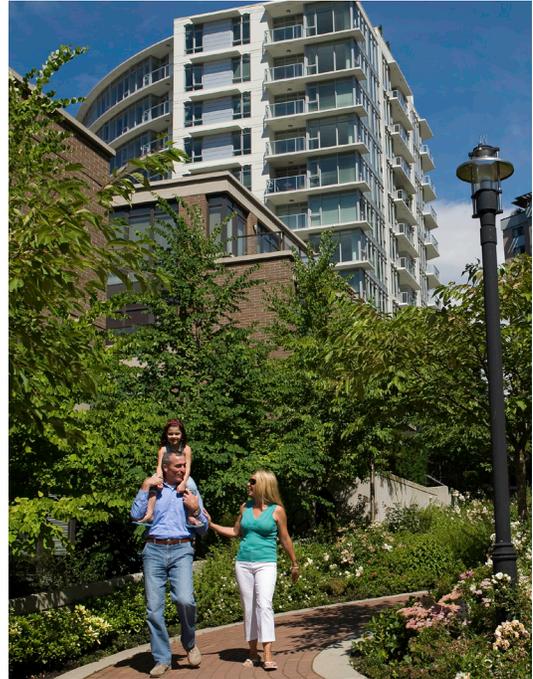


PURPOSE OF THE HOUSING ACTION PLAN

The Housing Action Plan defines the City's role in addressing community housing needs and outlines the strategies and actions to achieve greater housing diversity and affordability for all individuals who call the City 'home'.

The City of North Vancouver engaged CitySpaces Consulting to prepare a Housing Action Plan (HAP). A HAP assesses local housing market conditions, identifies housing challenges and gaps along the housing continuum, and outlines tools to address these challenges and gaps. A HAP provides a lens for decision-making on housing priorities in the community.

The strategies and actions established in the HAP allow the City to better respond to development applications, to advocate to senior levels of government on housing priorities, and to provide a framework to partner with other levels of government, the private sector, and non-profit organizations to facilitate the development of diverse and affordable housing options. The HAP further aligns with regional housing priorities set in the Regional Growth Strategy and the Regional Affordable Housing Strategy.



ROLE OF LOCAL + SENIOR GOVERNMENTS

Urgent action is needed from all levels of government to achieve housing affordability and greater livability in the City of North Vancouver and the Metro Vancouver region.

Municipalities have an important role in encouraging housing diversity to provide residents with housing choices. This includes determining land uses and housing capacity, creating policies and strategies to target local housing conditions, and working in partnership with various sectors to increase the supply of affordable housing. At the regional level, Metro Vancouver provides support and guidance to member municipalities, in addition to data and analysis on regional housing trends.

There are many factors that have contributed to the current housing situation that are outside the influence of local governments. The limited funding available for affordable housing from senior levels of governments in recent years has particularly impacted the most hard-to-house and vulnerable individuals. Recent funding announcements from both the provincial and federal governments and the decision by the federal government to create a National Housing Strategy is anticipated to help generate new development and renewal of affordable housing. The City will continue to work with all levels of government, as well as other partners, to facilitate the development of appropriate, accessible, and affordable housing for City residents.

ALIGNMENT WITH CITY POLICIES

The City of North Vancouver 2014 Official Community Plan (OCP) sets the following vision for the community:

- » In 2031, the City of North Vancouver will be a vibrant, diverse, and highly livable community that is resilient to climate or other changes, and sustainable in its ability to prosper without sacrifice to future generations.

To meet this vision, guiding principles have been developed. One of the guiding principles is housing diversity and affordability, recognizing that diverse and affordable housing is needed to help attract and retain young families, to assist people with disabilities, and to provide housing options for an aging population. Providing capacity for new housing can moderate market pressures.

The HAP aligns with the OCP, in addition to other City policies, including the Social Plan and the Child, Youth and Family Friendly Strategy (CNV4Me). Each strategy presented in the HAP is accompanied with corresponding City policy to show alignment.



VISION

As the framework for City action on community housing issues, the HAP has the following vision:

VISION STATEMENT

To ensure there are diverse and appropriate housing options for current and future residents of all ages, incomes, and abilities.

GOALS

1. To increase the diversity of housing to meet the needs of various household types and income levels;
2. To address the current local rental housing shortfall and meet anticipated rental demand in the future;
3. To support low-income households and those with unique needs to access affordable, accessible, and suitable housing;
4. To raise awareness and increase support for actions that improve housing options and availability, including through proactive City initiatives and policies;
5. To build partnerships with and capacity of non-profit organizations, community partners, the development sector, and housing stakeholders to collectively respond to housing issues in the City of North Vancouver; and,
6. To advocate to senior levels of government for increased funding and support for housing, in recognition of adequate housing being a fundamental right of all citizens.

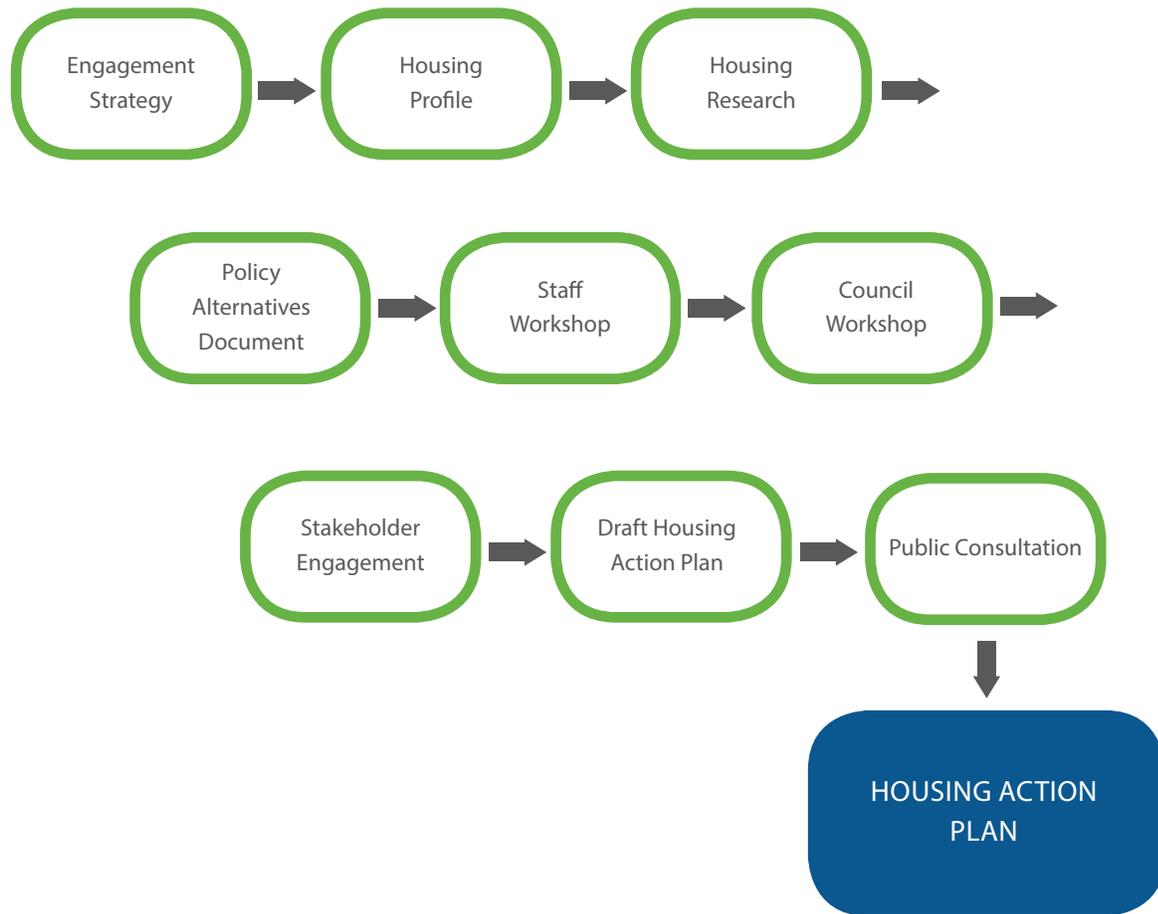


The HAP aligns with the Metro Vancouver Regional Affordable Housing Strategy and meets the Metro 2040's requirements for municipal Housing Action Plans.



PROCESS OVERVIEW

The development of the HAP involved research and identification of issues to better understand the current housing situation. This background work informed the strategies, objectives, and actions outlined in the HAP, and involved the following key components:



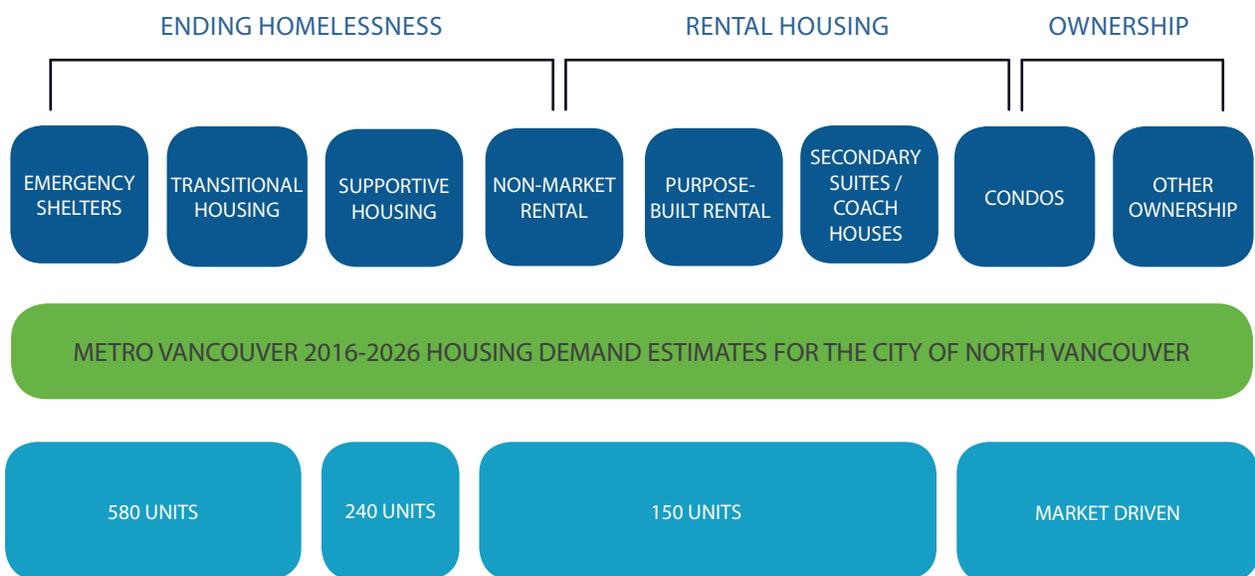
Key companion documents prepared during the HAP process can be downloaded from the City of North Vancouver's website at www.cnv.org/housingactionplan.



2 | HOUSING NEEDS, ISSUES + GAPS

HOUSING CONTINUUM + HOUSING DEMAND

The housing continuum is a visual concept used to describe and categorize different types of housing. The strategies and actions in the HAP address housing across the entire housing continuum, with emphasis on groups experiencing the greatest challenge in the City's housing market.



The 2016 Regional Affordable Housing Strategy provides member municipalities, including the City, with growth projections for dwelling units called Housing Demand Estimates (HDEs). HDEs provide guidance to municipalities in preparing their Housing Action Plans, monitoring performance in meeting housing demand, and advocating to senior levels of government to demonstrate where gaps in the housing supply exist.

While HDEs provide the City with a guide for potential future demand, there are limitations to these projections. For example, Metro Vancouver's research has found a rental supply shortfall across the region for primarily low-to moderate-income rental demand due to provincial rent supplements assisting some low income households to affordable market rents through the provision of additional income. HDEs also do not account for individuals who are homeless and in significant need to find quality, affordable housing. The HAP takes these limitations into account and will address the local shortfall of rental housing today and meet the anticipated rental demand of the future.

GROUPS WITH THE GREATEST CHALLENGE

Rapidly rising housing costs have placed pressures on all households. The following groups have been identified as experiencing significant challenges finding affordable and suitable housing the City. Symbols have been created to illustrate groups in need and are referenced throughout the HAP to indicate which housing strategies and actions can be used to meet the needs of that particular group.



Low and Moderate Income Families

Families in the City are challenged to find suitable housing at affordable prices, particularly renter families. The limited number of three-bedroom rental units in the City and low vacancy rates for larger units make it particularly difficult for families to find appropriate accommodations. The high number of lone-parent households in the City presents further housing challenges due to their limited income, compared to dual income households. Attainable homeownership is also an issue for many moderate-income families, who are often over-extending themselves financially and spending more than 50 percent of their gross income towards housing. These households are vulnerable to changes to fixed costs related to the housing market, as well as other household costs, including childcare and transportation.



Seniors

Seniors are expected to experience the largest proportional growth amongst all age groups in the City in coming decades. The aging population is already evident in the number of non-market housing units dedicated to independent and frail seniors and the growing wait list for seniors-oriented housing.

As the population ages, housing needs change. Age-friendly and accessible housing is needed to ensure seniors can remain safe, healthy, and independent. Challenges related to seniors housing become more complex with age, with a growing need for homelessness prevention, at-home support, and alternative housing forms to allow seniors to age in place.



At-Risk Youth and Young Adults

Supporting youth is integral to the viability of the City. Youth are the next generation of postsecondary students, workers, and volunteers and it is important that young people enter the housing market on stable ground. However, there are often housing challenges for youth and young adults, including being able to afford the average rental prices while earning minimum wages in entry-level jobs.

Youth are often vulnerable even before they become independent. Youth fleeing domestic violence, or experiencing family breakdown, or aging-out of foster care may find themselves homeless on the streets, in shelters, or precariously housed (i.e. couch-surfing) due to limited financial assistance. The North Shore Youth Safe House provides temporary accommodation for at-risk youth, but there is a need for independent rental housing appropriate to youth who are able to live independently, such as below market rental units.



Moderate Income Earners

Households with occupations that yield moderate incomes, such as in the service sector, are challenged to afford the average rental prices in the City and are largely priced out of the homeownership market. According to wage reports, and compared to average rental prices, many of these workers are paying greater than 30 percent of their gross income towards housing costs. The City depends on these occupations to support the local economy. As such, housing is an important factor in the local economy – without attainable opportunities to live locally, investment in the local economy and the recruitment and retention of workers could be impacted.



Persons Experiencing Homelessness or At-Risk of Homelessness

The number of people experiencing homelessness on the North Shore increased from 47 in 2002 to 119 in 2014. Those experiencing homelessness can find refuge in the North Shore Housing Centre and Shelter that offers 25 transitional housing units, 25 shelter beds and additional sleeping mats during extreme weather events. BC Housing offers additional support through their homeless rent supplements, which have doubled in the City since 2012 from 20 to 41.

Despite a shelter and transitional housing program, the total number of persons experiencing homelessness has not significantly decreased in the City or the North Shore. Challenges along the housing continuum can increase vulnerability and push at-risk households into a crisis situation, as well as challenge people experiencing homelessness to exit the shelter system and access and maintain affordable housing.



Persons with Disabilities

Accessible housing forms that are suitable for persons with disabilities may also be suitable for seniors as they age in place. The City's Adaptable Design Guidelines have facilitate over 100 units of housing that may be adapted for persons with disabilities, and in some instances, are fully-accessible. Yet, there are limited number of accessible units within the existing housing supply, especially in older rental buildings that tend to have rent ranges affordable to the fixed incomes of persons with disabilities.

CENTURY COURT APTS.

Century
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3 | HOUSING ACTIONS

HOUSING STRATEGIES + ACTIONS

This section presents a set of strategies and actions that respond to the vision statement and goals of HAP. The strategies and actions further complement the City’s existing housing policies and initiatives, which are listed in Appendix B. A brief context is provided for each strategy, as well as a set of specific actions to explore its implementation.

GROUPS



Low and Moderate Income Families



Seniors



At-Risk Youth and Young Adults



Moderate Income Earners



Persons Experiencing Homelessness or At-Risk of Homelessness



Persons with Disabilities

1. SHOVEL-READY PROJECTS

► **Objective:** To create "shovel ready" projects to leverage current senior government funding opportunities to facilitate new non-market housing.

► **Alignment with City Policy:**

OCP 1.5.5 Identify City-owned lands with opportunities for non-profit housing, housing demonstration projects, and supportive housing for seniors and individuals with special needs.



ACTIONS:

- a. Identify potential sites with capacity to deliver new non-market housing to leverage current federal and provincial funding for affordable housing. Potential sites may include:
 - » City-owned sites;
 - » Private development sites; and,
 - » Existing non-market housing sites.
- b. Issue a Request for Expressions of Interest to find a non-profit organization(s) as partner(s);
- c. Pre-zone the identified site(s), if appropriate, to maximize the number of non-market units achievable and to make the site(s) "shovel ready";
- d. Work in partnership with the selected non-profit organization(s) to jointly apply for funding to strengthen the application; and,
- e. If successful, continue to work with all partners to undertake concept planning, program development, community consultation, and other planning processes to deliver new non-market housing as an amenity to the community.

Housing for vulnerable populations cannot be achieved without senior government funding and support. With recent funding announcements for affordable housing from both federal and provincial governments, the City can work in partnership with non-profit organizations and the development sector to facilitate new non-market housing for individuals that require subsidized housing.

In addition, there may be several City-owned sites appropriate for non-market housing. Site suitability will largely depend on the target tenants, as well as proximity to services, social amenities, and public transit. By exploring all possibilities, including City-owned lands, private development sites, and existing non-market housing sites, the City hopes to increase its chances of securing senior government funding.



2. MAXIMIZE THE AFFORDABLE HOUSING RESERVE FUND

- ▶ **Objective:** To support the funding of and utilization of monies in the Affordable Housing Reserve Fund (AHRF) to facilitate affordable housing projects, initiatives, and research to advance housing diversity and affordability in the City
- ▶ **Alignment with City Policy:**
 - OCP 1.5.7 Continue to provide a range of affordable housing options along the housing continuum, including shelters and safe houses; low-barrier housing; transitional/temporary housing; supportive housing; and independent living options with priority given to locating such housing in transit-accessible areas; and,
 - OCP 3.1.6 Assist organizations and individuals that provide community supports through the responsible allocation of City resources.

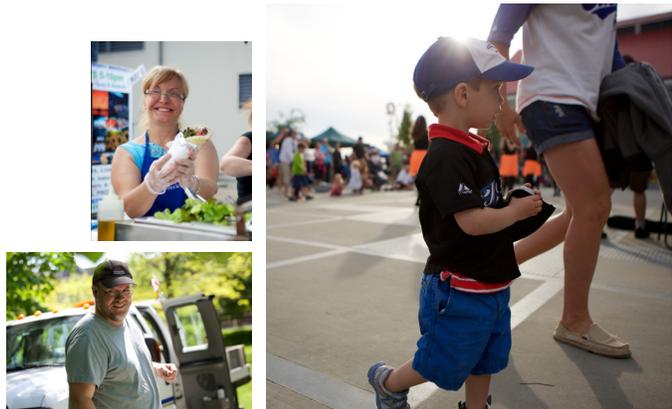


ACTIONS:

- Review the Terms of References of the AHRF to maximize the impact of the funds on facilitating new affordable housing projects and supporting initiatives that improve affordability and livability for City residents; and,
- Utilize the AHRF to directly purchase new and/or existing strata units, which will subsequently be sold and/or leased to non-profit housing operators at a discounted price with the condition that the units are to be rented at non-market rates. The proceeds of the sale and/or lease of the units will be reinvested in the AHRF to encourage sustainability of the funding.

The AHRF was established in 1989 to support affordable housing projects in the City. To date, five non-market housing projects have been funded, including the North Shore Emergency Shelter and Transition Housing.

The AHRF has not been able to keep pace with the rise in land and construction costs of building new non-market housing today. To maximize the impact of the AHRF, this strategy proposes to actively purchase new and/or existing strata units and resell to non-profit housing operators at discounted rents and secured as non-market rental units. This will ensure the City continuously adds to the stock of non-market housing in the City, which is much needed for the City's most vulnerable residents. The Terms of Reference of the AHRF, including the Housing Initiatives Grant, will also be reviewed to maximize impact.



3. MID-MARKET RENTAL UNITS

- ▶ **Objective:** To enable affordability for low and moderate income renters.
- ▶ **Alignment with City Policy:**
 - OCP 1.5.2 Increase the amount of affordable and adequate accommodations for lower income households (including non-market housing) in an effort to meet the Metro Vancouver Housing Demand Estimates articulated for the City over the next 10 years; and,
 - OCP 1.5.4 Prioritize the development and revitalization of affordable rental housing and use density bonusing and density transfers to incentivize the retention, renewal and/or replacement of rental housing as a public benefit.



ACTIONS:

- Update the Density Bonus and Community Benefits Policy to include the condition that all new market rental developments seeking the 1.0 Floor Space Ratio (FSR) density bonus under the 100% Rental Housing category are to provide a minimum of 10 percent of units as Mid-Market Rental Units;
- Prepare a Housing Agreement template to secure Mid-Market Rental Units for a minimum period of 10 years;
- Liaise with rental building owners to monitor absorption rates for Mid-Market Rental Units and adjust policy if and when required; and,
- To facilitate even greater affordability, explore the use of the Affordable Housing Reserve Fund or external funding opportunities to provide property tax exemptions for new market rental projects that agree to provide Mid-Market Rental Units at a greater subsidy level or for a longer time period.

The existing purpose-built rental stock offers some of the most affordable rents in the City. However, with the majority of these buildings constructed between the 1950s and 1970s when senior government incentives were available, many of these buildings are now nearing the end of its economic life.

To incentivize new rental housing development, the City offers bonus density for secured market rental projects. To ensure affordability in new market rental developments, while also increasing the overall stock of rental housing in the City, Mid-Market Rental units must be rented at below average rental rates to low and moderate income renters, including the City's workforce.



Mid-Market Rental Units

Rental units provided at slightly lower rental rates than average market rental prices in the City of North Vancouver. Mid-Market Rental Units are set at 10% below Canada Mortgage and Housing Corporation average market rents for the City, based on unit type, and secured for a minimum period of 10 years.

The intention of this action is to utilize the City's density bonusing tool to generate new rental units at more affordable rent levels. Mid-Market Rental Units are anticipated to benefit low to moderate income households who cannot afford market rental rates within 30% of their gross income, the standard measure of affordability, but who are not eligible for subsidized housing.

The sample calculation for Mid-Market Rental Units rental rates are outlined in the table below. The starting rents for Mid-Market Rental Units will be revised on an annual basis, as determined by the Canada Mortgage and Housing Corporation. The rental rate for Mid-Market Rental Units will be set at occupancy of the building and may be subsequently increased by the permitted annual rent increase set by the British Columbia Residential Tenancy Act.

Sample Calculation: 10% Below CMHC Average Market Rents for the City of North Vancouver ²			
Unit Size	2015 Average Rent	Low-End of Market Rent (10% Below Market)	Recommended Household Income Limit
Bachelor	\$921	\$829	\$33,160
1 Bedroom Unit	\$1,084	\$976	\$39,040
2 Bedroom Unit	\$1,367	\$1,230	\$49,200
3 Bedroom Unit	\$1,567	\$1,410	\$56,400



Mid-Market Rental Units will be secured by Housing Agreement, which will specify the terms and conditions of the form and tenure of the units, the target households to occupy the units, administration and management of the units, rental rates, and the length of time to secure the units. These units are to be administered by the rental building owner or an outside agency, if the owner chooses, with City staff providing oversight.

² Low-end of market rents were determined by calculating 10% of the average market rents in the City of North Vancouver as reported by CMHC (2015), by unit size. Maximum Household Income Limits were determined by multiplying the low-end of market rents by 12 to yield the households' annual housing costs, and divided by 30% to meet the standard level of affordability.

4. FAMILY-FRIENDLY HOUSING

- ▶ **Objective:** To increase the number of three or more bedroom units appropriate for larger and/or extended families within new multi-unit residential developments.
- ▶ **Alignment with City Policy:**
 - OCP 1.4.1 Consider the needs of households with children in the design of multi-family developments;
 - OCP 1.5.1 Provide opportunities for a range of housing densities, diversified in type, size and location;
 - CNV4ME 3.1C Examine bylaws that ensure new developments include a mix of unit sizes that meet the diverse needs of residents; and,
 - CNV4ME 3.1E Include youth and family-specific housing needs when updating the City Housing Action Plan.



ACTIONS:

- a. Endorse a Family-Friendly Housing Policy that recommends the provision of a minimum of 10 percent of three or more bedroom units in all new multi-unit stratified and rental residential developments;
- b. Update the Sustainable Development Guidelines to include design considerations for families, including ground-orientation, multi-generational outdoor spaces, and other features and amenities; and,
- c. Monitor absorption rates of family-friendly housing units and adjust Policy if and when required.

Many families in the City currently struggle to find housing with enough bedrooms to accommodate all members of their household. In particular, renter families are challenged due to the limited number of larger rental units available in the City. According to the Canadian Rental Housing Index, approximately 1,585 renter households in the City are living in housing that is too small for their household size and composition and at least 2,035 more bedrooms are needed to house all City renters suitably.

The Family-Friendly Housing Policy recommends all new multi-unit stratified and rental residential developments dedicate a minimum 10 percent of units to contain three or more bedrooms. This Policy further outlines suggestions with respect to family-friendly design, space programming, and amenities in the City's Sustainable Development Guidelines. The provision of units appropriate for larger families is anticipated to provide moderate-income families and multi-generational households an opportunity to enter the homeownership market, in addition to diversifying the rental stock to allow renter families to find more suitable units.



5. DIVERSITY OF RENTAL SUITES

► **Objective:** To increase rental options in lower density areas to support renters and provide homeowners with additional rental income, while retaining neighbourhood scale and character.

► **Alignment with City Policy:**

OCP 1.5.1 Provide opportunities for a range of housing densities, diversified in type, size and location; and, OCP 1.5.2 Increase the amount of affordable and adequate accommodations for lower income households (including non-market housing) in an effort to meet the Metro Vancouver Housing Demand Estimates articulated for the City over the next 10 years.



ACTIONS:

- a. Update the Zoning Bylaw to eliminate owner occupancy requirement for accessory units;
- b. Prepare illustrations to visually communicate potential site plans for One-Unit Residential properties with two accessory units and potential parking configurations; and,
- c. Consult homeowners, homebuilders and developers, design professionals, stakeholders, and the public regarding the allowance of two accessory units on a One-Unit Residential property.

The 2014 OCP contemplates the allowance of two accessory units, in addition to a principal dwelling unit, on a Residential Level One lot to increase housing diversity in lower density neighbourhoods. This strategy establishes the process to explore permitting two rental suites on a single family lot that are livable, affordable, and appropriate to the scale and character of single family neighbourhoods in the City.

The provision of additional rental options in lower density neighbourhoods provides renter households, particularly renter families, with increased access to larger rental units in established neighbourhoods in close proximity to schools, parks, and other community amenities. The allowance of an additional rental unit further provides homeowners with the potential for additional rental income, which is often needed to be able to afford the high cost of living in the City and the region.



6. ATTAINABLE HOMEOWNERSHIP

- ▶ **Objective:** To increase the diversity of homeownership options in lower density neighbourhoods.
- ▶ **Alignment with City Policy:**
OCP 1.5.1 Provide opportunities for a range of housing densities, diversified in type, size and location.



ACTIONS:

- Review the minimum lot sizes and height envelope allowance for One-Unit and Two-Unit Residential Uses;
- Review the permitting process for Accessory Dwelling Units in duplexes to identify potential improvements and efficiencies;
- Explore areas in the City to potentially pre-zone for non-stratified duplexes and rowhouses, such as the Duplex Special Study Area; and,
- Explore the stratification of coach houses.

As the cost of housing increases in the City and the region, homeownership is now becoming increasingly unattainable for moderate income earners. In response, the City has been innovative in permitting greater housing diversity in lower density neighbourhoods to create attainable homeownership options for City residents. This include permitting smaller infill developments, allowing accessory units in single family homes and duplexes, and pre-zoning areas of the City to enable more townhouse development.

To continue these efforts of encouraging attainable homeownership options, the proposed actions seek to refine the City's policies, processes, and regulations to continue the movement of moderate income households from renting to homeownership. The encouragement of attainable homeownership options further helps to alleviate pressure on the City's rental housing stock. The actions focus on homeownership options that are varied in size and scale to ensure suitability for a range of homeowners, including first-time homebuyers and downsizers.



7. NON-PROFIT HOUSING REGENERATION

► **Objective:** To preserve and enhance the existing non-market housing stock and support non-profit housing operators to remain viable upon expiry of their operating agreements with senior levels of government.

► **Alignment with City Policy:**
OCP 1.5.3 Increase the supply of non-profit rental social housing through collaboration and partnerships.



ACTIONS:

- a. Reconfirm the City's commitment to foster relationships, share information, and identify opportunities to collaborate with the non-profit housing sector; and,
- b. Create a Non-Profit Housing Regeneration Policy to support the preservation and expansion of the non-market housing stock in the City by exploring the following in consultation with the non-profit housing sector:
 - » Continued use of density bonusing to facilitate secured non-market housing;
 - » Minimum 1:1 replacement of non-market units in the event of redevelopment;
 - » Compliance with the City's Residential Tenant Displacement Policy in the event of redevelopment;
 - » Support for mixed-uses, including social enterprises, to support revenue generation for non-profits;
 - » Increased parking reductions depending on the target population of the non-market units;
 - » Expedited municipal processing and approvals process;
 - » Support from City staff on development potential analysis, pre-application process, and other efforts pertaining to the development application process; and,
 - » Continued support and provision of Property Tax Exemptions for existing and new non-market housing projects.

A significant portion of the non-market housing supply in the City is operated by non-profit housing societies. These projects typically have long-term operating subsidies from senior governments to help offset costs while non-profit housing societies have a mortgage. Operating agreements are scheduled to expire as project mortgages mature. In the City, approximately 251 non-market housing units will expire between 2016 and 2020, and another 424 units are set to expire between 2021 and 2025.

This action aims to support non-profit societies to preserve their existing non-market housing supply, in addition to assisting the regeneration of the existing stock, if and when the opportunity presents itself. While many non-profits will continue to be financially viable without a government subsidy, some societies may struggle to keep the current level of affordability offered to residents. In these cases, some units may have to be converted to market rental units or redeveloped without replacement. As such, it is important that the City support non-profit housing operators during this period of transition to ensure a net increase in non-market units. A Non-Profit Housing Regeneration Policy is anticipated to provide greater clarity to non-profit societies and assist them in the process of expanding the non-market housing stock in the City.

8. VISITABILITY IN GROUND-ORIENTED HOUSING

- ▶ **Objective:** To increase accessibility in the City's ground-oriented housing stock.
- ▶ **Alignment with City Policy:**
OCP 1.4.2 Implement age-friendly projects and policies that respond to the needs of older individuals; and,
OCP 3.1.2 Maximize opportunities for people with disabilities to be full and active members of the community.



ACTIONS:

- Explore the concept of VisitAbility and its application in ground-oriented housing types in the City; and,
- If supportable, create a VisitAbility in Ground-Oriented Housing Policy, in collaboration with the North Shore Advisory Committee on Disability Issues, to encourage greater accessibility in ground-oriented housing forms.

The City's Adaptable Design Guidelines, initially adopted in 1999, was an innovative policy created to facilitate livable residences in multi-unit buildings for a wider range of persons than current housing design permits. Through consideration of how adaptations could be easily and inexpensively incorporated at a future time, Adaptable Design allows for changes which are required by residents with varying or changing needs to support independent living and aging in place.

The concept of VisitAbility would offer similar benefits to residents of ground-oriented dwellings, such as single family homes, duplexes, and townhouses, by designing and building homes with basic accessibility features. VisitAble homes are meant to provide easy access on the main floor for individuals of all ages and mobility. VisitAble homes have three basic accessibility features - no step entrance, clear passageways, and an accessible bathroom on the main floor.

The exploration of VisitAbility in the City's ground-oriented housing stock is anticipated to further the City's efforts of being an age-friendly community and ensure greater access and mobility for individuals of all abilities.



9. ZERO PARKING RESIDENTIAL BUILDINGS

► **Objective:** To encourage residential development in close proximity to public transit, in addition to promoting overall household affordability by eliminating vehicle-related expenses on City households.

► **Alignment with City Policy:**

OCP 2.2.1 Designate land uses to bring people and destinations closer together, minimizing the need for private vehicle use and maximizing opportunities for walking, cycling, and transit as modes of travel.



ACTIONS:

- a. Encourage and support a new residential building within a 400-metre radius of the SeaBus Terminal to provide zero parking spaces as an innovative pilot project; and,
- b. Monitor parking utilization rates and evaluate if additional Zero Parking Residential Buildings are supportable within a 400-metre radius of the SeaBus Terminal.

Transportation expenses is typically the second largest expense for households, following housing costs. The Metro Vancouver Cost Burden Study on Housing and Transportation found that for the City of North Vancouver, the average homeowner spent 38% of their income towards the cost of housing and transportation, while renters spent 46% of their incomes towards these two expenses. Therefore, planning for housing and transportation as inter-related systems is important when considering ways to improve the overall cost of living.

This action seeks to pilot a Zero Parking Residential Building within a 400-metre radius of the SeaBus Terminal, which is a highly reliable form of public transit connecting Lower Lonsdale to Downtown Vancouver. By allowing no parking on site, this building caters to individuals who do not own cars and are willing to use public transit and active transportation to commute to work, recreation, and other social engagements. The programming of adjacent off-site parking stalls for drop-off/pick-up purposes, car share, and other uses will be considered.

This pilot project would be applicable to either a stratified or rental project, recognizing that the elimination of parking could benefit either tenure of building with reduced construction costs.

SeaBus	The SeaBus is a passenger ferry that connects the City of North Vancouver with the City of Vancouver. The average daily ridership of the SeaBus is 16,600 passengers. The SeaBus is part of Translink's Frequent Transit Network, which is a network of corridors in Metro Vancouver where transit service runs at least every 15 minutes.
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10. PARTNERSHIPS

- ▶ **Objective:** To foster relationship building with organizations of various sectors to collectively facilitate and implement the initiatives and actions of the Housing Action Plan
- ▶ **Alignment with City Policy:**
OCP 1.5.9 Explore opportunities for cooperation and coordination between North Shore municipalities on affordable housing policies.



ACTIONS:

- a. Create a Partnership Agreement with the District of North Vancouver and District of West Vancouver to identify housing projects and priorities of mutual interest; and,
- b. Continue to partner with various organizations, including the private sector, senior levels of government, Metro Vancouver, community-based agencies, and other stakeholders to support the creation of a diversity of housing types and tenures in the community.

The City of North Vancouver has limited tools to address community housing issues. As such, the use of partnerships and collaboration enables the City to pool resources from other sectors to make a larger impact on addressing housing affordability issues, particularly for the most vulnerable residents in the City.

There are numerous actions in the Housing Action Plan that would benefit the City, as well as neighbouring municipalities. As such, it would be beneficial to the other North Shore municipalities to create a Partnership Agreement to coordinate support and advocacy for projects of mutual interest.

Other formal partnerships that could be explored include, but are not limited, to the following organizations and sectors:

- » Canada Mortgage and Housing Corporation (CMHC);
- » BC Housing;
- » Metro Vancouver Housing Corporation (MVHC);
- » BC Non-Profit Housing Association (BCNPHA);
- » Co-operative Housing Federation of BC (CHFBC);
- » Non-profit housing societies;
- » Landlord BC; and,
- » Urban Development Institute (UDI).



11. ADVOCACY

- ▶ **Objective:** To generate investment in and support for housing affordability from senior levels of government
- ▶ **Alignment with City Policy:**
OCP 1.5.8 Advocate to senior levels of government to provide funding and other supports to facilitate the creation of new subsidized rental housing geared to low-income households.



ACTIONS:

- a. Prepare letters and meet with the local Member of Parliament to advocate for the following:
 - » Use of surplus federal lands for affordable housing;
 - » Financial incentives and tax exemptions for market and non-market rental projects;
 - » Increased funding for support services that are not eligible under Housing First funding;
 - » Direct consultation with municipalities on the creation of the National Housing Strategy;
 - » Minimum 10 year commitment of funding to support the delivery of the National Housing Strategy; and,
 - » Coordination of housing and large-scale infrastructure funding (e.g. public transportation).
- b. Prepare letters and meet with local Member of the Legislative Assembly to advocate for:
 - » Use of surplus provincial lands for affordable housing;
 - » Review of the Residential Tenancy Act to provide greater protection to renters, particularly in relation to rent increases for fixed-term tenants and the displacement of tenants;
 - » Review of the Residential Tenancy Act to better support renters with pets;
 - » Amendments to the Local Government Act to allow municipalities to implement zoning controls for tenure (e.g. rental housing zoning);
 - » Amendments to the BC Building Code to require higher standards of accessibility;
 - » Greater investment in public transportation in recognition of the burden of transportation costs on overall household affordability;
 - » Increased social assistance and rent supplement amounts to reflect actual housing and living costs in Metro Vancouver; and,
 - » Dedicate additional preventative healthcare resources for advocacy and planning of complete communities at the municipal level.
- c. Participate and support the Federation of Canadian Municipalities' efforts to address housing affordability issues at a national level.

The City has a long history of advocating to and working with senior levels of government to promote housing affordability and other issues that improve the standard of living for residents. This action seeks to continue the City's efforts, recognizing that affordable housing, particularly non-market housing, is not possible without senior government funding and support.

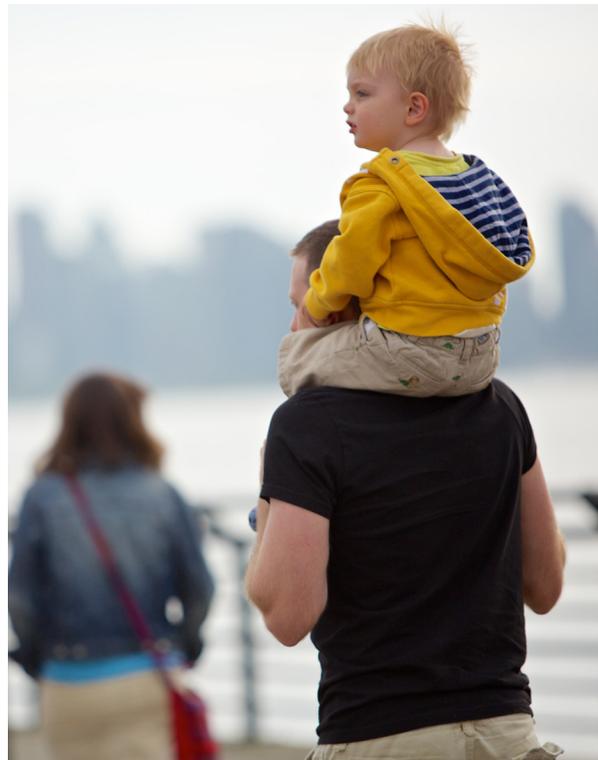
4 | IMPLEMENTATION

FRAMEWORK

The City of North Vancouver Housing Action Plan provides a framework to guide decisions and take action on addressing local housing issues and gaps along the housing continuum, from non-market to market housing. As a framework, the Housing Action Plan identifies the City’s most urgent housing issues and actions within the City’s jurisdiction to implement or support.

On its own, the Housing Action Plan is not enough to address the complexity of housing issues in the City of North Vancouver. The Plan requires support and action by contributors in all sectors of the community and region in order to effectively make change. Particularly, housing affordability will not be achieved without considerable and immediate action by senior levels of government. Implementation largely depends on the City’s capacity, availability of funding and other resources, and, for some actions, direction of Council and commitment from partners.

Within this context, the Housing Action Plan is informed by background research and analysis, best practices research, and consultation. This document outlines 6 key goals, 11 “big moves”, and over 30 specific actions. A high-level implementation approach and actionable timeline is suggested on the following pages.



MONITORING

An annual report will be prepared for Council, which monitors current housing market conditions and outlines the progress on specific actions associated with the HAP. As data becomes available, progress reports will also be provided to update Council on the following key housing indicators:

Key Housing Indicators		
Indicator	Measurement	Data Source(s)
Population change	Number of residents by age	Statistics Canada (every 5 years)
Tenure mix	Number and percentage of households who rent/own	Statistics Canada (every 5 years)
Purpose-built rental	Number of purpose-built rental units	Metro Vancouver (annually)
Real estate prices	Benchmark house prices	Real Estate Board of Greater Vancouver (annually)
Rental rates	Average rent in purpose-built housing by number of bedrooms	CMHC Rental Market Reports (annually)
Vacancy rates	Vacancy rates of rental units by number of bedrooms	CMHC Rental Market Reports (annually)
Household incomes	Median household income by family type	Taxfiler Tables, Statistics Canada Small Area Data (annually)
Affordability	Maximum home purchase price and maximum rent prices at 30% of gross median income	Calculations based on current lending terms and mortgage rates (annually)
Rental financial assistance	Number of rent supplement recipients	BC Housing (on request)
Prevalence of homelessness	Number of sheltered and unsheltered persons experiencing homelessness	Metro Vancouver Homeless Count (every 3 years)
Demand for non-market housing	Number of households on wait list for non-market housing and housing co-operatives	BC Housing (on request)
Loss of non-market and market rental units	Number of demolition permits	City of North Vancouver (annually)

ACTIONABLE TIMELINE

A general timeline is proposed for implementing the HAP. The timeline takes into consideration limited staff capacity, funding, financial resources, as well as the varying complexity of each action item. Short term priorities are identified for the first year after the HAP is adopted and are considered immediate items because they are either urgent or relatively simple to achieve. Medium term items are prioritized for the following one to two years, while long term items will be initiated or implemented two to three years or longer.

	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
1. Shovel-Ready Projects	<ul style="list-style-type: none"> a. Identify potential sites with capacity to deliver new non-market housing to leverage current federal and provincial funding for affordable housing; b. Issue a Request for Expressions of Interest to find a non-profit organization(s) as partner(s); c. Pre-zone the identified site(s), if appropriate, to maximize the number of non-market units achievable and to make the site(s) "shovel-ready"; d. Work in partnership with the selected non-profit organization(s) to jointly apply for funding to strengthen the application; and, e. If successful, continue to work with all partners to undertake concept planning, program development, community consultation, and other planning processes to deliver new non-market housing as an amenity to the community. 	<ul style="list-style-type: none"> ● ● ● ● ● 	<ul style="list-style-type: none"> ● 	<ul style="list-style-type: none"> ●

	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
2. Maximize the Affordable Housing Reserve Fund (AHRF)	<ul style="list-style-type: none"> a. Review the Terms of Reference of the AHRF to maximize the impact of the funds on facilitating new affordable housing projects and supporting initiatives that improve affordability and livability for City residents; and, b. Utilize the AHRF to directly purchase new and/or existing strata units, which will be subsequently sold and/or leased to non-profit housing operators at a discounted price with the condition that the units are to be rented at non-market rates. The proceeds of the sale and/or lease of the units will be reinvested in the AHRF to encourage sustainability in the funding. 	<p>●</p> <p>●</p>		
3. Mid-Market Rental (MMR) Units	<ul style="list-style-type: none"> a. Update the Density Bonus and Community Benefits Policy to include the condition that all new market rental developments seeking the 1.0 Floor Space Ratio (FSR) density bonus under the 100% Rental Housing category are to provide a minimum of 10 percent of units as MMR Units; b. Prepare a Housing Agreement template to secure MMR Units for a minimum period of 10 years; c. Liaise with rental building owners to monitor absorption rates for MMR Units and adjust policy if and when required; and, d. To facilitate even greater affordability, explore the use of the Affordable Housing Reserve Fund or external funding opportunities to provide property tax exemptions for new market rental projects that agree to provide MMR Units at a greater subsidy level or for a longer time period. 	<p>●</p> <p>●</p> <p>●</p>	<p>●</p> <p>●</p>	<p>●</p>

	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
4. Family-Friendly Housing	<ul style="list-style-type: none"> a. Endorse a Family-Friendly Housing Policy that recommends the provision of a minimum of 10 percent of three or more bedroom units in all new multi-unit stratified and rental residential developments; b. Update the Sustainable Development Guidelines to include design considerations for families, including ground-orientation, multi-generational outdoor spaces, and other features and amenities; and, c. Monitor absorption rates of family-friendly units and adjust Policy if and when required. 	<ul style="list-style-type: none"> ● ● 	<ul style="list-style-type: none"> ● 	<ul style="list-style-type: none"> ●
5. Diversity of Rental Suites	<ul style="list-style-type: none"> a. Update the Zoning Bylaw to change the owner occupancy requirement for accessory units to the following: b. Prepare illustrations to visually communicate potential site plans for One-Unit Residential properties with two accessory units and potential parking configurations; and, c. Consult homeowners, homebuilders, developers, design professionals, stakeholders, and the public regarding the allowance of two accessory units on a One-Unit Residential property. 	<ul style="list-style-type: none"> ● ● ● 		
6. Attainable Homeownership	<ul style="list-style-type: none"> a. Review the minimum lot size and height envelope allowance for One-Unit and Two-Unit Residential Uses; b. Review the permitting process for Accessory Dwelling Units in duplexes to identify potential improvements and efficiencies; c. Explore areas in the City to potentially pre-zone for non-stratified duplexes and rowhouses, such as the Duplex Special Study Area; and, d. Explore the stratification of coach houses. 	<ul style="list-style-type: none"> ● ● ● 	<ul style="list-style-type: none"> ● 	

	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
7. Non-Profit Housing Regeneration	<p>a. Reconfirm the City's commitment to foster relationships, share information, and identify opportunities to collaborate with the non-profit housing sector; and,</p> <p>b. Create a Non-Profit Housing Regeneration Policy to support the preservation and expansion of the non-market housing stock in the City by exploring the following, in consultation with the non-profit housing sector:</p> <ul style="list-style-type: none"> » Continued use of density bonusing to facilitate secured non-market housing; » Minimum 1:1 replacement of non-market units in the event of redevelopment; » Compliance with the City's Residential Tenant Displacement Policy in the event of redevelopment; » Support for mixed-uses, including social enterprises, to support revenue generation for non-profits; » Increased parking reductions, depending on the target population of the non-market units; » Expedited municipal processing and approvals process; » Support from City staff on development potential analysis, pre-application process, and other efforts pertaining to the development application process; and, » Continued support and provision of the Property Tax Exemptions for existing and new non-market housing projects. 	<p>●</p> <p>●</p>		
8. VisitAbility in Ground-Oriented Housing	<p>a. Explore the concept of VisitAbility and its application in ground-oriented housing types in the City; and,</p> <p>b. If supportable, create a VisitAbility in Ground-Oriented Housing Policy, in collaboration with stakeholders, to encourage greater accessibility in ground-oriented housing forms.</p>		<p>●</p> <p>●</p>	

	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
	<p>b. Prepare letters and meet with local Member of the Legislative Assembly to advocate for the following:</p> <ul style="list-style-type: none"> » Use of surplus provincial lands for affordable housing; » Review of the Residential Tenancy Act to provide greater protection to renters, particularly in relation to rent increases for fixed-term tenants and the displacement of renters; » Review of the Residential Tenancy Act to better support renters with pets; » Amendments to the Local Government Act to allow municipalities to implement zoning controls for tenure (e.g. rental housing zoning); » Amendments to the BC Building Code to require higher standards of accessibility; » Greater investment in public transportation in recognition of the burden of transportation costs on overall household affordability; » Increased social assistance and rent supplement amounts to reflect actual housing and living costs in Metro Vancouver; and, » Dedicate additional preventative healthcare resources for advocacy and planning of complete communities at the municipal level. 			



5 | APPENDICES

APPENDIX A: KEY TERMS

Adequate Housing: Dwellings reported by residents as not requiring any major repairs.

Affordable Housing: Accommodation that allows people to live within their income level. According to Canada Mortgage and Housing Corporation (CMHC), for housing to be affordable, a household should not spend more than 30% of their gross income towards shelter costs. For renters, shelter costs include both rent and utilities. For homeowners, shelter costs include mortgage, property taxes and utilities.

Core Housing Need: A household living in a housing that falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 percent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

Density Bonus: A municipal incentive that allows developers to construct buildings with greater densities in exchange for on-site community amenities, such as affordable housing, or contributions to an amenity fund, such as the Affordable Housing Reserve Fund.

Expiring Operating Agreements: Long-term operating government subsidies between a non-profit housing society and a government agency, scheduled to end as social housing project mortgages mature.

Non-Stratified Rowhouses: A rowhouse/townhouse that is not strata-titled and does not have common property, and typically has a binding party wall agreement and easement agreement.

Floor Space Ratio (FSR): Means a method of calculating density by controlling the size of building that can be built on a property. Multiply the FSR times that lot area to determine the maximum size of building that can be built. For example, 0.5 FSR x 6,000 square feet (lot area) = 3,000 square feet (building).

Frequent Transit Network: Means a network of corridors in Metro Vancouver where transit service runs at least every 15 minutes in both directions throughout the day and into the evening, every day of the week.

Housing Agreement: Means an agreement between the developer and the City is entered and later registered on title through a Section 219 covenant, under the provisions of the Local Government Act – Section 483. The agreement outlines the terms and conditions through which the housing units will be dedicated to low-end of market.

Housing Continuum: A visual concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development and are usually tailored to the community or region in question. On the non-market end of the continuum are emergency services and transitional housing, which often require the most public funding, moving towards supportive and social housing options in the middle of the continuum and then towards independent housing options on the right, where housing is typically provided by the private market.

Mid-Market Rental: Rental units provided at slightly lower rental rates than the average market rental prices. Typically, low end of market rental is provided at 10% below CMHC average market rents for the area, and households have incomes above BC Housing's Housing Income Limits (HILs) and are not eligible for subsidized housing.

Market Rental Housing: The private rental market provides the majority of rental housing affordable to households with low to moderate incomes. This can include purpose-built rental housing as well as housing supplied through the secondary rental market such as basement suites, rental condominium units, or other investor-owned houses/units.

Non-Market Housing: Affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby it is not solely market driven.

Social Enterprise: Social enterprises are businesses owned by non-profit organizations that are directly involved in the production and/or selling of goods and services for the purpose of generating revenue to offset operation costs. Social enterprises range in size and type, such as kitchen catering and/or restaurant, thrift store, restore, and retail store.

Suitable Housing: Housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

Supportive Housing: Subsidized housing that provides ongoing supports and services to residents who cannot live independently and who are not expected to become fully self-sufficient. This form of housing may be located in a purpose-designed building or scattered site apartments and does not have a limited length of stay.

Transitional Housing: Time-limited housing where people may remain for up to 2 to 3 years (depending on provider/operating agreement). Support services are generally provided to help move people towards independence, such as providing a range of training, practical help with daily living, and counseling. Transitional housing includes second stage housing for women fleeing violence, as well as housing for youth and people with addictions.

APPENDIX B: EXISTING HOUSING TOOLS

The City of North Vancouver has numerous policies, programs and initiatives that, collectively, work to address housing issues in the community. Each tool is described below, with suggestions on updating to better meet the vision and goals of this Housing Action Plan.

Accessory Dwelling Units in Duplexes

The City's Zoning Bylaw currently permits Accessory Dwelling Units (suites) in all new and existing side-by-side duplexes. The suite must be a minimum of 400 sq. ft. (37.16 m²) in area, the owner of the building must live in either the primary or secondary suite, and one additional parking space must be provided for each suite. A maximum of two secondary suites may be developed per duplex, subject to construction requirements in accordance to the BC Building Code and the satisfaction of the City.

Adaptable Design Guidelines

Adaptable design is a regulatory tool to create liveable residences for a wide range of people with varying needs through consideration of flexibility of dwelling design. The City has developed three levels of design guidelines, with level one being a requirement for all multiple unit buildings. Level two and three provide more design elements with greater range of adaptability for a greater number of units.

Affordable Housing Reserve Fund

The Affordable Housing Reserve Fund was implemented by City Council in 1988 and is a source of funds to offset costs related to affordable housing projects and related housing initiatives in the City. Contributions have primarily come from the City's, in addition to various one-time contributions from rezoning, sale of City lands and Provincial grants. Additional funding to the Fund is anticipated through the City's Density Bonus and Community Benefits Policy adopted in 2015. Since its' creation, the reserve fund has been a contributor to five affordable housing projects.

Child, Youth and Family Strategy

The City's child, youth and family strategy (CNV4ME) is a policy document that promotes decision-making through the lens of fostering a youth, child and family friendly community. The policy is broad in scope, looking at community engagement, community spaces, housing, program design and delivery, and community partnerships. The strategies and actions within the CNV4ME document are to be implemented across all departments through child, youth and family friendly policies and regulations. Specific housing strategies applicable to this Plan include:

- » Strategy Action 3.1.E: Include youth and family-specific housing needs when updating the Housing Action Plan;
- » Strategy Action 3.1.F: Collaborate with social service providers on identifying opportunities for subsidized housing for youth and families; and,
- » The HAP provides a family-friendly housing policy that aligns with the strategic actions of the CNV4ME document.

Accessory Coach Houses

An accessory coach house provides an alternative housing option for lots in the One-Unit Residential zone. Single storey, 800 square feet and 1.6 storey, 1,000 square foot coach houses are permitted through the Zoning Bylaw with a site that meets the minimum floor area, frontage and parking requirements and an application that conforms to the Coach House Development Permit Guidelines. The Development Permit Guidelines are used to secure the form and character of the proposed coach house, ensuring it fits the surrounding building context.

The Coach Housing Initiative has received positive support from the community, and the City has taken an active role to generate awareness, including facilitating community workshops and tours.

Compact Lot Sizes

The City of North Vancouver proactively considered applications for small lot rezonings on a 'case-by-case' basis, with lots sizes typically equal to or less than 3,600 square feet. The case-by-case approach has resulted in desirable compact lot housing forms, which supports low-density infill development and better utilizes municipal infrastructure.

Density Bonus

The City incentivizes community benefit contributions through density bonuses. These bonuses allow developers to construct buildings with greater densities through on-site community amenities or financial contributions to an amenity fund. Examples of housing community contributions include provision of below-market rental housing, maintaining existing rental buildings with a bonus density transfer, or cash contributions to the Affordable Housing Reserve Fund.

The density bonus has been updated as part of the Official Community Plan process, with a specific policy provided to secure low-end of market rental housing through a density bonus. The HAP process provided additional analysis on density bonus with the recommendation to require a minimum of 10% of secured low-end of market housing units in 100% purpose-built rental projects.

Development Cost Charge Waivers

The City reduces Development Cost Charges for a portion of a development that either provides non-profit rental housing or market rental housing through a rental zoning provision, or secured through a covenant registered on title. Non-profit societies that own and operate a housing development receive a 100% charge reduction while all other rental housing projects receive a 50% charge reduction.

Housing Initiatives Grant

The Housing Initiatives Grant enables Council to fund initiatives that support the City's affordable housing objectives and policies. Each year, Council considers one or two grants of approximately \$10,000. Proposal submissions are evaluated based on how the project addresses the City's housing priorities and concerns related to accessibility, integration of services or innovative approaches to providing affordable housing.

Multiple Unit Building Policy

In 2007, the City approved a Zoning Bylaw change to allow most existing apartment buildings to legalize suites through the Building Permit process rather than rezoning. The regulation changes reduced parking standards, allowed dwelling units in basements and allowed existing floor area used for common purposes to be repurposed as rentable floor area.

Official Community Plan

The City's updated 2014 Official Community Plan provides vision and direction on a sustainable future, including diversifying housing types, increasing rental supply, supporting revitalization and development of affordable rental units, advocating for additional support from senior levels of government on affordable housing projects, ensuring provision of accessible units, and contributing to a range of housing options across the housing continuum. Ultimately, the OCP provides a land use framework and density targets to guide development.

Accessory Secondary Suites

A secondary suite is a self-contained unit, typically found within a single detached dwelling, which includes cooking and sleeping facilities with a washroom. The installation of a secondary suite in a new or existing single-family dwelling is permitted in the City, and provides additional rental options in the community. The Zoning Bylaw and Building Code regulate the development of secondary suites.

Seniors Housing Site Criteria

In order to promote design that encourages "aging in place", a set of criteria was developed to promote the essential components of well-located seniors' housing. The criteria identifies two prime areas for seniors' housing in the City based on walkability, transit, access to amenities and services, and access to social and cultural services. The criteria also identify those areas that lack essential factors that are required for well-located seniors' housing.

Social Plan

The City developed a Social Plan in 1998 to respond to a number of social issues by providing a strategic policy response. The Plan's actions guide staff and Council on making decisions with a social and inclusive lens.

Standards of Maintenance Bylaw

The Standards of Maintenance Bylaw provides the City with powers to enforce basic levels of minimum standards of conditions/repair and safety for rental accommodation including apartment buildings, secondary suites, rented houses, and rented condominiums. Housing that contains mold, insufficient insulation, no heating, faulty wiring and plumbing, and poorly secured locks would be considered inadequate.

Strata Conversion Policy

The City's Strata Conversion Policy prohibits strata conversion of rental units when rental vacancy rates are less than 4%. This restriction is intended to preserve the existing rental supply and to protect the potential displacement of renters.

If vacancy rates are equal to or greater than 4% for more than a year, then an application to convert rental to strata must be made to the City and have the approval of Council. The Strata Conversion Policy outlines the necessary components of an application for strata conversion including tenant displacement plans and the condition of the building.

Tenant Displacement Policy

The Tenant Displacement Policy was recently developed to enhance notice and assistance to renters who are displaced through redevelopment or replacement of existing purpose-built rental buildings. The policy applies to all development applications seeking Council approval to redevelop or demolish an existing purpose-built rental building on properties designated Level Four or higher in the OCP. The policy represents a voluntary commitment by the development applicant beyond the requirements of the Residential Tenancy Act.

APPENDIX C: COMPLEMENTARY HOUSING PROGRAMS

In addition to the City's housing tools, programs and initiatives, there are other programs available to residents assist with affordability and suitability challenges.

Rental Assistance Program (RAP)

BC Housing provides cash assistance to individuals and families who require assistance for rent payments. One program is the Rental Assistance Program, a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market.

Rent supplements have certain advantages to building new housing, such as: assisting with finding market rental housing relatively quickly in contrast to the time required to plan, secure municipal approvals and build new housing projects; the units are not visibly different than other units in the same building; and the supplement remains with the household, even if they decide to move.

Shelter Aid for Elderly Residents (SAFER)

The Shelter Aid for Elderly Renters (SAFER) program is a rent subsidy program for seniors (over the age of 60) with low to moderate incomes to help make private market rents affordable.

Home Adaptations for Independence (HAFI)

The Home Adaptations for Independence program (HAFI) offers financial assistance to seniors for home modifications that improve accessibility, and promote safe and independent living. This program is offered for low-income people of any age with a permanent disability or diminished ability, and who are living in a home they own. Renters are also eligible, but require the landlord to apply on their behalf.

Tenant Resource + Advisory Centre

The Tenant Resource and Advisory Centre provides information, referrals and legal representation to tenants in British Columbia. The Centre also provides information and education about rental and affordable housing, including online webinars, resources and legal workshops.



C I T Y  S P A C E S